REMARKS/ARGUMENTS

Claims 1-6 and 8-23 are pending. Claims 1-3, 5, 6, 8, 17, and 18 have been amended. Claim 7 has been canceled. New claims 19-23 have been added. No new matter has been added.

Claims 1, 17, and 18 were objected to for informalities. The claims have been amended in response to the objection.

Claims 1, 2, 6, 7, 17, and 18 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Opheij et al. Applicants traverse the rejection. Claim 1 recites a card that is flexible. Opheij does not disclose or suggest a flexible card. Claim 1 also recites an IC with security information provided in the card. Opheij does not disclose such recited features contrary to the Examiner's assertion. Claim 1 is allowable

Claim 2 recites a card and a reader. The reader has a slot to receive the card and a third interface that is configured to interface with a host. Opheij does not disclose the concept of using a host nor the third interface to interface with the host. Opheij merely discloses an apparatus that is configured to transfer data to and from the memory card (see Fig. 2). Claim 2 is allowable.

Claim 6 depends from claim 2 and is allowable for this reason. In addition, claim 6 recites that "the slot is provided on a first edge of the reader and the third interface is provided on a second edge of the reader, the first and second edges being on the opposing sides of each other." These positions of the slot and the third interfaces enable the reader to be very thin, as illustrated by Fig. 2. In Fig. 2, numerals 4 and 5 depict the slot and third interface, respectively. Opheij does not disclose or suggest the above features. Claim 6 is allowable for the reasons set forth above.

Claims 7, 17, and 18 depend from claim 1 and are allowable at least for this reason.

Claims 1, 6, 7, and 17-18 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Sonzogni et al. Applicants traverse the rejection. These claims are allowable at least for the reasons set forth above in connection with Opheij.

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Claims 3, 4, and 5 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Opheij et al. in view of Gray et al. Applicants traverse the rejection. These claims depend from claim 2 and are allowable at least for this reason. In addition, claim 3 recites a flexible card. Claim 5 recites a card that is ISO 7816 compliant and is configured to be carried in a sleeve of a wallet. Opheij does not disclose these features. Gray does not remedy the deficiency of Opheij.

Claims 11 and 12 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Opheij et al in view of Binder et al. Claims 11 and 12 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Sonzogni et al. in view of Binder et al. Claims 13 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Opheij/Binder further in view of Mawatari. Claim 13 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Sonzogni/Binder further in view of Mawatari. Claim 14 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Opheij in view of Dilday. Applicants traverse the rejections above. These claims depend from claim 1 and are allowable at least for this reason.

Applicants thank the Examiner for indicating claims 8-10, 15 and 16 include allowable subject matters.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 650-326-2400.

Respectfully submitted,

Steve Y. Cho Reg. No. 44,612

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834 Tel: 650-326-2400 / Fax: 415-576-0300

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